

2025 RELEASE UNDER E.O. 14176

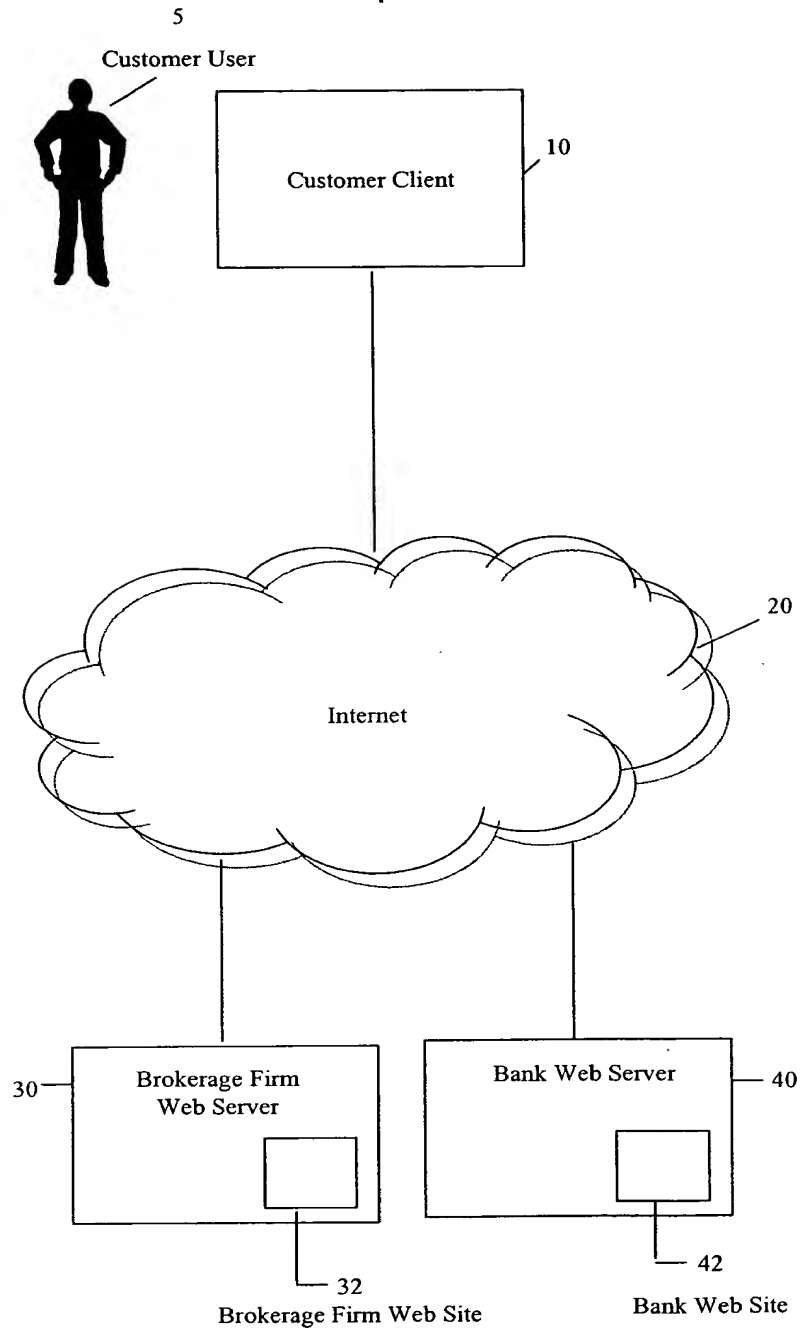


FIG. 1

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graph TD
    50[Customer requests Bill Payment] --> 52[BFWS builds a cookie with profile data and expiration time]
    52 --> 54[BFWS selects the Recipient Name]
    54 --> 56[BFWS encrypts and signs the cookie]
    56 --> 58[BFWS URLEncodes the cookie]
    58 --> 60[BFWS sends redirect with set-cookie]
    60 --> 62[Customer's browser connects with the BWS and sends the cookie]
    62 --> 64[BWS URLDecodes the cookie]
    64 --> 66[BWS verifies decrypts the cookie]
    66 --> 68{Does the signature verify?}
    68 -- No --> 70[BWS re-directs back to BFWS to an error URL]
    68 -- Yes --> 74{Is the sender's CA correct?}
    74 -- No --> 70
    74 -- Yes --> 76{Is the sender's Name correct?}
    76 -- No --> 70
    76 -- Yes --> 78[Extract profile data from cookie and begin session]
    78 --> 80((OK))
    70 --> 72((Fail))
    
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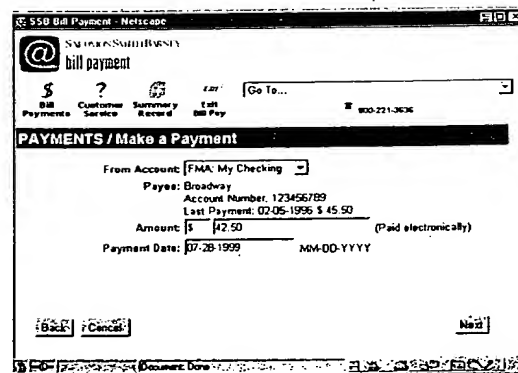
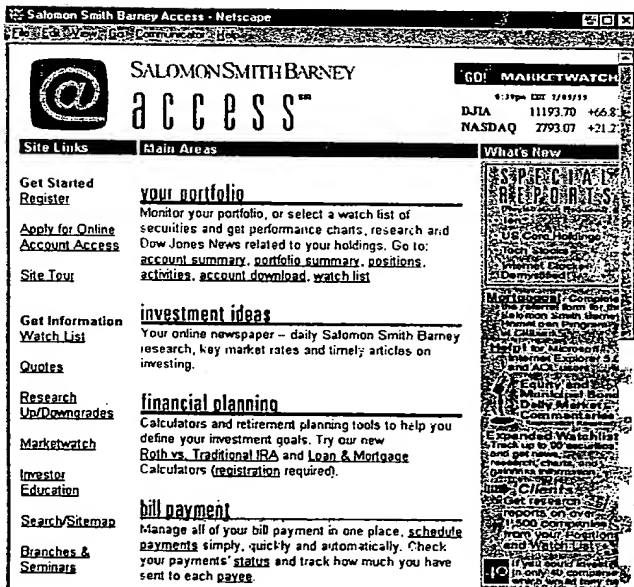
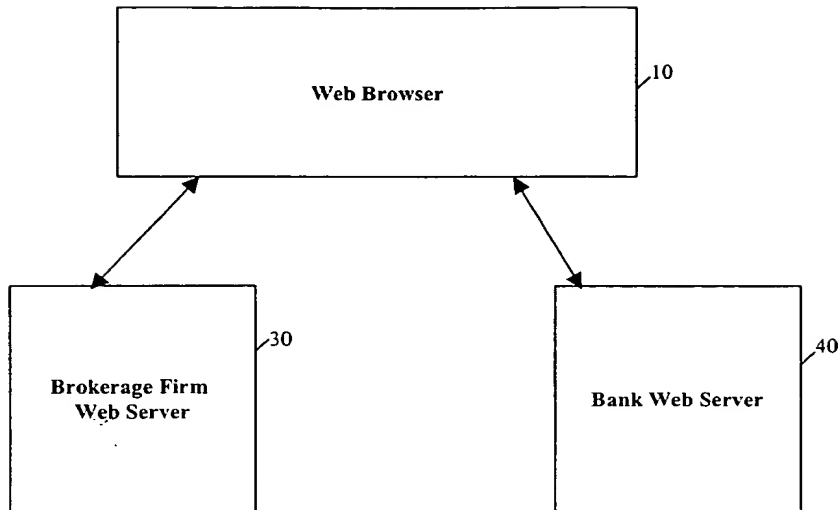


FIG. 3

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graph TD
    149[Customer signs on to Central Web Site (CWS)] --> 150[Customer requests services from CWS menu]
    150 --> 152[CWS builds a cookie with profile data and expiration time]
    152 --> 154[CWS selects the service provider Recipient Name]
    154 --> 156[CWS encrypts and signs the cookie]
    156 --> 158[CWS URL-Encodes the cookie]
    158 --> 160[CWS sends redirect with set-cookie]
    160 --> 162[Customer's browser connects to service provider via SSL and sends the cookie]
    162 --> 164[Service provider URL-Decodes the cookie]
    164 --> 166[Service provider verifies and decrypts the cookie]
    166 --> 168{Does the signature verify?}
    168 -- No --> 170[Service provider re-directs back to CWS to an error URL]
    168 -- Yes --> 174{Is the sender's CA correct?}
    174 -- No --> 170
    174 -- Yes --> 177{Has the user's employer signed up with the service provider?}
    177 -- No --> 170
    177 -- Yes --> 178[Extract profile data from cookie and begin session]
    178 --> 179{Does User have a service provider ID?}
    179 -- No --> 181[Create ID and user employer-specific default profile]
    181 --> 183[Open User's default page]
    179 -- Yes --> 183
    183 --> 180((OK))
    170 --> 182((Fail))
    
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Age Group	Percentage of Respondents
18-29	65
30-39	70
40-49	75
50-59	80
60-69	85
70-79	88
80+	90